



**City of Riverside, California  
Personnel Policy and Procedure Manual**

**Approved:**

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**Human Resources Director**

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**City Manager**

*Number: VI-10 Effective Date: 06/01*

**SUBJECT:     OPEN ENROLLMENT**

**PURPOSE:**

To define the City of Riverside's Open Enrollment guidelines.

**POLICY:**

**I.   Health and Dental**

The City's Annual Open Enrollment period for employee health and dental insurance will last for at least one month, typically during the month of November. During Open Enrollment periods, employees eligible for benefits may make changes to their insurance such as changing insurance plans and/or adding dependents. Changes will be effective January 1 of the following year. Prior to the first day of the Open Enrollment period, the Human Resources Department will announce dates for the Open Enrollment.

New dependents must also be added to the insurance within 30 days of a qualifying event such as marriage, birth, or adoption. If enrollment is not completed within this time, the dependent cannot be added to the plan until the next annual Open Enrollment period.

Dependents may be deleted at any time. The employee is responsible for submitting proper paperwork to the Human Resources Department in a timely manner when a dependent is no longer eligible for coverage.

During the open enrollment period, the City will conduct a Benefits Fair at which representatives from the various benefits providers will be available to answer employees' questions regarding the plans. Dates, times, and locations for the Benefits Fair will be announced by the Human Resources Department.

**II.   Section 125 Plan**

The City Annual Open Enrollment period for the Section 125 Plan will last for at least one month, typically during the month of November. During Open Enrollment periods, employees eligible for benefits may enroll in or change their 125 Plan options (i.e., pre-tax premium deductions, unreimbursed health care costs, and/or dependent care costs). Changes will be effective January 1 of the following year. Prior to the first day of the Open Enrollment period, the Human Resources Department will announce dates for the Open Enrollment.

Per Section 125 of the IRS Code, if enrollments are not completed within the Open Enrollment period, they cannot take place until the next Open Enrollment period.

Per the IRS, employees cannot make changes to their plan outside of Open Enrollment unless they experience a “material economic change,” which is defined as addition of a dependent, loss of dependent status, change in job status, etc. (For additional information, see Section 125 Plan Policy #VI-30.)

### III. Deferred Compensation

Employees can enroll in, change, stop, or restart their contributions to deferred compensation during any pay period. (For additional information, see Deferred Compensation Policy # VI-13.)

### **PROCEDURE:**

<b>Responsibility</b>	<b>Action</b>
Human Resources	1. Arranges dates for the Open Enrollment period and notifies all employees via published flyers, e-mail, paycheck/stub attachments, and/or other methods.
	2. Arranges times, dates, and locations for the Benefits Fair and notifies employees.
Employee	3. Attends the Benefits Fair and obtains information on the offered plans.
	4. Makes desired changes to insurance plans and submits paperwork to Human Resources no later than the last day of the Open Enrollment period.
Human Resources	5. Processes all paperwork submitted by the Employee.